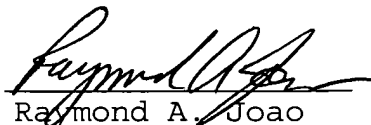




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Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/639,908  
FILED : AUGUST 16, 2000  
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL  
INFORMATION AND/OR INVESTMENT INFORMATION  
EXAMINER : K. CAMPEN  
GROUP : 3624

Mail Stop Appeal Brief - Patents  
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P.O. Box 1450  
Alexandria, VA 22313-1450

REPLACEMENT APPEAL BRIEF TRANSMITTAL LETTER

Sir:

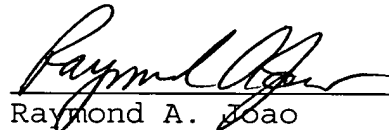
Please find submitted herewith the following:

1. Replacement Appeal Brief (in triplicate); and
2. Return Receipt Postcard.

The above-referenced Replacement Appeal Brief is filed in response to the Notification of Non-Compliant Appeal Brief (37 CFR 41.37), mailed March 14, 2006. Applicant respectfully submits that the Replacement Appeal Brief submitted herewith is in compliance with 37 CFR 41.37.

Applicant respectfully requests that the above-referenced Replacement Appeal Brief be entered in the above-identified Appeal.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Raymond A. Joao", is written over a horizontal line.


Raymond A. Joao  
Reg. No. 35,907

March 24, 2006

Raymond A. Joao, Esq.  
122 Bellevue Place  
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(914) 969-2992



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Raymond A. Joao

RJ251

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APPLICANT : RAYMOND A. JOAO  
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INFORMATION AND/OR INVESTMENT INFORMATION  
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GROUP : 3624

Mail Stop Appeal Brief - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REPLACEMENT APPEAL BRIEF

Sir:

This is a Replacement Appeal Brief in support of Applicant's Appeal from the Examiner's Final Rejection of Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 in the Office Action, dated June 2, 2004. This Replacement Appeal Brief is filed in response to the Notification of Non-

Compliant Appeal Brief (37 CFR 41.37), mailed March 14, 2006, 2006. Applicant respectfully submits that this Replacement Appeal Brief is in compliance with 37 CFR 41.37. Entry of this Replacement Appeal Brief is respectfully requested.

**I. REAL PARTY IN INTEREST:**

The real party in interest is the inventor, Raymond Anthony Joao.

**II. RELATED APPEALS AND INTERFERENCES:**

There are no appeals or interferences, which are known to the Applicant, which are either related to the present Appeal, or which will directly affect, be directly affected by, or which may have a bearing on, the Board's decision in the present Appeal.

**III. STATUS OF CLAIMS:**

Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 are the subject of the present Appeal. The Application was filed with twenty claims, namely Claims 1-20. During the prosecution of the application, Claims 1-20 were cancelled, without prejudice, and Claims 21-40 were added.

Claims 21-40 were cancelled, without prejudice, and

Claims 41-60 were added. Claims 41 and 43-60 were subsequently cancelled, without prejudice. Claims 61-100 were added. Subsequently, Claims 93-100 were re-numbered to be Claims 92-99, respectively, Claims 67, 72, 80 and 90 were cancelled, without prejudice, and Claims 100-104 were added. Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 are pending for Appeal purposes and are the subject of the present Appeal. Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 were rejected by the Examiner.

#### **IV. STATUS OF AMENDMENTS:**

No amendments were filed subsequent to the Examiner's Final Rejection of Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 in the Office Action, dated June 2, 2004.

#### **V. SUMMARY OF CLAIMED SUBJECT MATTER:**

##### **INDEPENDENT CLAIM 42**

The present invention, as defined by independent Claim 42, pertains to an apparatus for providing financial information or investment information (page 1, line 15 to page 2, line 2; page 35, line 10 to page 36, line 2), comprising a receiver (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line

6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13), wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13; page 67, line 15 to page 82, line 6; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8); a processor (Figure 2, CPU 10A; page 66, lines 1-10), wherein the processor automatically detects a change in at least one factor upon an

occurrence of a change in the at least one factor (Figure 9, step 404, page 156, lines 7-22; Figure 10, step 504; page 175, line 9 to page 176, line 2; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the processor processes the request (Figure 9, step 405; page 157, line 1 to page 161, line 2; Figure 10, step 505; page 176, line 3 to page 182, line 15) and generates a notification message containing information regarding the change in the at least one factor along with information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4); and a transmitter (Figure

2, Transmitter 10F; page 67, lines 1-7) for transmitting the notification message over a communication network to a communication device associated with an individual (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12), wherein the apparatus automatically initiates a communication link with the communication device (Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16); and further wherein the transmitter transmits the notification message over the communication network to the communication device (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), and further wherein the notification message is transmitted to the communication device in real-time (page 165, line 13 to page 166, line 2;



Figure 9, step 407; page 188, line 22 to page 189, line 10; Figure 10, step 507; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1).

#### **INDEPENDENT CLAIM 68**

The present invention, as defined by independent Claim 68, pertains to an apparatus for providing financial information or investment information (page 1, line 15 to page 2, line 2; page 35, line 10 to page 36, line 2), comprising a database (Figure 2, Database 10H, page 67, line 15 to page 86, line 22; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8), wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an

interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor (Figure 2, Database 10H, page 67, line 15 to page 86, line 22; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8), wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a financial factor, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, and a contract (page 59, line 19 to page 61, line 14; Figure 2, Database 10H, page 67, line 15 to page 86, line 22; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8); a receiver (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13), wherein the receiver receives a request to provide a notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10,

step 503; page 169, line 1 to page 174, line 13; page 67, line 15 to page 82, line 6; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8); a processor (Figure 2, CPU 10A; page 66, lines 1-10), wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor (Figure 9, step 404, page 156, lines 7-22; Figure 10, step 504; page 175, line 9 to page 176, line 2; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the processor processes the request using information stored in the database (Figure 9, step 405; page 157, line 1 to page 161, line 2; Figure 10, step 505; page 176, line 3 to page 182, line 15), wherein the processor generates a notification message containing information regarding the change in the at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor (Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4), wherein the notification message further contains at least one of historical information, statistical information, and forecasting information (page 160, line 10 to page 164, line 16); and a transmitter (Figure 2, Transmitter 10F; page 67, lines 1-7) for transmitting the notification message over a communication network to a communication device associated with an individual (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12), wherein the apparatus automatically initiates a communication link with the communication device, (Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the

transmitter transmits the notification message over the communication network to the communication device (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), and further wherein the notification message is transmitted to the communication device in real-time (page 165, line 13 to page 166, line 2; Figure 9, step 407; page 188, line 22 to page 189, line 10; Figure 10, step 507; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information (page 42, line 20 to page 43, line 4; page 197, line 3 to page 198, line 6), and further wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer,

a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch (page 49, line 20 to page 51, line 2; Figure 1, Individual Computer 20).

### **INDEPENDENT CLAIM 73**

The present invention, as defined by independent Claim 73, pertains to an apparatus for providing financial information or investment information (page 1, line 15 to page 2, line 2; page 35, line 10 to page 36, line 2), comprising a receiver (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13), wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument,

an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13; page 67, line 15 to page 82, line 6; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8; page 116, line 17 to page 117, line 18; page 166, line 5 to page 167, line 19; page 172, line 19 to page 175, line 2); a processor (Figure 2, CPU 10A; page 66, lines 1-10), wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor (Figure 9, step 404, page 156, lines 7-22; Figure 10, step 504; page 175, line 9 to page 176, line 2; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16;



page 202, lines 1-16; page 203, lines 8-16), and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 9, step 405; page 157, line 1 to page 161, line 2; Figure 10, step 505; page 176, line 3 to page 182, line 15; Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4), and further wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a

commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4); and a transmitter (Figure 2, Transmitter 10F; page 67, lines 1-7) for transmitting the notification message over a communication network to a communication device associated with an individual (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12), wherein the apparatus automatically initiates a communication link with the communication device (Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page

187, line 5 to page 189, line 1; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the transmitter transmits the notification message over the communication network to the communication device (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), and further wherein the notification message is transmitted to the communication device in real-time (page 165, line 13 to page 166, line 2; Figure 9, step 407; page 188, line 22 to page 189, line 10; Figure 10, step 507; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1).

### INDEPENDENT CLAIM 83

The present invention, as defined by independent Claim 83, pertains to an apparatus for providing financial information or investment information (page 1, line 15 to page 2, line 2; page 35, line 10 to page 36, line 2), comprising a receiver (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13), wherein the receiver receives a request to provide a notification of a change in at least one factor along with information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, a contract, and an account (Figure 2, Receiver 10G; page 67, lines 8-14; Figure 9, step 403; page 152, line 20, page 156, line 6; page 152, line 20 to page 155, line 15; Figure 10, step 503; page 169, line 1 to page 174, line 13; page 67, line 15 to page 82, line 6; page 100, line 20 to page 110, line 17; page 150, line 12 to page 156, line 6; page 166, line 5 to page 174, line 13; page 189, line 20 to page 195, line 8), and an instruction to perform a transaction on behalf of an individual (page 172, line 19 to page 175, line 8); a processor (Figure 2, CPU 10A; page 66, lines 1-10), wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor (Figure 9, step 404, page 156, lines 7-22; Figure 10, step 504; page 175, line 9 to page 176, line 2; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a

currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 9, step 405; page 157, line 1 to page 161, line 2; Figure 10, step 505; page 176, line 3 to page 182, line 15; Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4), and further wherein the processor automatically performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction (page 176, line 3 to page 187, line 4; page 186, line 9 to page 187, line 4), wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor, the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a

security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual (Figure 9, step 405; page 157, line 1 to page 161, line 2; Figure 10, step 505; page 176, line 3 to page 182, line 15; Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4; page 176, line 3 to page 187, line 4; page 186, line 9 to page 187, line 4); and a transmitter (Figure 2, Transmitter 10F; page 67, lines 1-7) for transmitting the notification message over a communication network to a communication device associated with the individual (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9;

Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12), wherein the apparatus automatically initiates a communication link with the communication device (Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the transmitter transmits the notification message over the communication network to the communication device (Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), and further wherein the notification message is transmitted to the communication device in real-time (page 165, line 13 to page 166, line 2; Figure 9, step 407; page 188, line 22 to page 189, line 10; Figure 10, step 507; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line



2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1).

#### **INDEPENDENT CLAIM 94**

The present invention, as defined by independent Claim 94, pertains to an apparatus for providing financial information or investment information (page 1, line 15 to page 2, line 2; page 35, line 10 to page 36, line 2), comprising a receiver (Figure 3, Receiver 20G; page 89, lines 4-11); for receiving a notification message containing information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account (Figure 3, Receiver 20G;

page 89, lines 4-11; Figure 9, step 406, page 161, line 2 to page 164, line 16; Figure 10, step 506; page 182, line 15 to page 187, line 4; Figure 9, step 407, page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), wherein the notification message is transmitted from a central processing device (Figure 1, Central Processing Computer 10; page 48, line 7 to page 51, line 1; page 61, line 15 to page 63, line 6; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12) over a communication network (page 63, line 1 to page 64, line 12) to the apparatus and is received by the receiver (Figure 9, step 407, page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1), wherein the central processing device automatically detects a change in at least one factor and determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility

product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, (Figure 9, step 404, page 156, lines 7-22; Figure 10, step 504; page 175, line 9 to page 176, line 2; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the central processing device initiates a communication link with the apparatus (Figure 9, step 407; page 164, line 17 to page 165, line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1; page 99, line 5 to page 100, line 3; page 102, lines 19-22; page 103, lines 15-18; page 106, lines 3-16; page 202, lines 1-16; page 203, lines 8-16), and further wherein the notification message is transmitted to the apparatus in real-time (page 165, line 13 to page 166, line 2; Figure 9, step 407; page 188, line 22 to page 189, line 10; Figure 10, step 507; Figure 2, Transmitter 10F; page 67, lines 1-7; page 42, line 15 to page 43, line 9; Figure 1, Central Processing Computer 10, Individual Computer 20; page 48, line 5 to page 51, line 2; page 61, line 15-21; page 63, line 1 to page 64, line 12; Figure 9, step 407; page 164, line 17 to page 165,

line 15; Figure 10, step 507; page 187, line 5 to page 189, line 1); a processor (Figure 3, CPU 20A, page 88, lines 3-8), wherein the processor processes the information contained in the notification message (page 165, line 13 to page 166, line 2; page 188, line 22 to page 189, line 10); and a display device (Figure 3, Display Device 20E; page 88, lines 17-19; page 165, line 13 to page 166, line 2; page 188, line 22 to page 189, line 10) for displaying information contained in the notification message (Figure 3, Display Device 20E; page 88, lines 17-19; page 165, line 13 to page 166, line 2; page 188, line 22 to page 189, line 10), wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account

(Figure 9, steps 405 and 406; page 157, line 1 to page 164, line 16; Figure 10, steps 505 and 506; page 176, line 3 to page 187, line 4; Figure 3, Display Device 20E; page 88, lines 17-19; page 165, line 13 to page 166, line 2; page 188, line 22 to page 189, line 10).

#### DEFINITIONS

Applicant uses the phrase "at least one of . . . and . . ." in the claims. In all instances, the phrase "at least one of . . . and . . ." means only one item from the list, or any combination of items in the list.

Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of

A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

For example, in independent Claim 42, the phrase "at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account" means "only a stock, only a bond, only a security, only securities, only a portfolio of securities, only a market instrument, only an index instrument, only a financial market, only a market index, only a mutual fund, only a trust, only a currency, only currencies, only a commodity, only commodities, only a foreign exchange rate, only an interest rate, only a utility service, only a utility product, only an energy service, only an energy product, only a telecommunication service, only a telecommunication product, only a bandwidth service, only a

bandwidth product, only a debt product, only a credit product, only a credit derivative product, only a derivative, only an option, only a future, only a forward, only a contract, only an account, or any combination of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account".

VI. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL:

The Examiner rejected Claims 42, 61-66, 68-79, 81, 83-89 and 91-104 under 35 U.S.C. §102(e) as being anticipated by Ray, U.S. Patent No. 6,249,241 (Ray). Applicant respectfully submits that Claim 70 was previously cancelled and is not a pending Claim. The Examiner rejected Claim 82 as being unpatentable, under 35 U.S.C. §103(a), over Ray.

Applicant respectfully submits that Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 contain five (5) independent claims, namely Claims 42, 68, 73, 83, and 94, and, therefore, five groups of claims consisting of Claims 42, 61-66, and 101 (Group A), Claims 68-71 and 102 (Group B), Claim 73-79, 81, 82, and 102 (Group C), Claims 83-89, 91-93, and 104 (Group D), and Claims 94-100 (Group E). The Examiner's grounds of rejection of the Claims 42, 61-66, 68-79, 81, 83-89 and 91-104 apply to all of the Claims in each of Group A and Group B, to Claims 73-79, 81, and 102 of Group C, and to all of the Claims in each of Group D and Group E. The Examiner's grounds of rejection of Claim 82 applies to Claim 82 of Group C. In this regard, the following grounds of rejection to be reviewed on appeal, for each of the above-identified Claim Groups are as follows:



1. GROUP A: The Examiner rejected Claims 42, 61-66, 68-71, 73-79, 81, 83-89, and 91-104 under 35 U.S.C. §102(e) as being anticipated by Ray, et al., U.S. Patent No. 6,018,722 (Ray).

2. GROUP B: The Examiner rejected Claims 68-71, and 102 under 35 U.S.C. §102(e) as being anticipated by Ray.

3. GROUP C: The Examiner rejected Claims 73-79, 81, and 103 under 35 U.S.C. §102(e) as being anticipated by Ray. The Examiner rejected Claim 82 under 35 U.S.C. §103(a) over Ray.

4. GROUP D: The Examiner rejected Claims 83-89, 91-93, and 104 under 35 U.S.C. §102(e) as being anticipated by Ray.

5. GROUP E: The Examiner rejected Claims 94-100 under 35 U.S.C. §102(e) as being anticipated by Ray.

ISSUES ON APPEAL CORRESPONDING TO THE  
ABOVE GROUNDS OF REJECTION

A. Whether Claims 42, 61-66, 68-71, 73-79, 81, 83-89, and 91-104 are unpatentable under 35 U.S.C. §102(e) as

being anticipated by Ray, et al., U.S. Patent No. 6,018,722 (Ray).

1. Whether Claims 42, 61-66, and 101 are unpatentable under 35 U.S.C. §102(e) as being anticipated by Ray.

2. Whether Claims 68-71, and 102, are unpatentable under 35 U.S.C. §102(e) as being anticipated by Ray.

3. Whether Claims 73-79, 81, and 103, are unpatentable under 35 U.S.C. §102(e) as being anticipated by Ray.

4. Whether Claims 83-89, 91-93, and 104, are unpatentable under 35 U.S.C. §102(e) as being anticipated by Ray.

5. Whether Claims 94-100, are unpatentable under 35 U.S.C. §102(e) as being anticipated by Ray.

B. Whether Claim 82 is unpatentable, under 35 U.S.C. §103(a), over Ray.

### GROUPING OF THE CLAIMS

Applicant respectfully submits that Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 contain five (5) independent claims, namely Claims 42, 68, 73, 83, and 94, and, therefore, five groups of claims consisting of Claims 42, 61-66, and 101 (Group A), Claims 68-71 and 102 (Group B), Claim 73-79, 81, 82, and 102 (Group C), Claims 83-89, 91-93, and 104 (Group D), and Claims 94-100 (Group E).

Applicant respectfully submits that Claims 42, 61-66, and 101 (Group A) do not stand or fall together. Applicant respectfully submits that Claims 68-71 and 102 (Group B) do not stand or fall together. Applicant further respectfully submits that Claims 73-79, 81, 82, and 102 (Group C) do not stand or fall together. Applicant further respectfully submits that Claim 83-89, 91-93, and 104 (Group D) do not stand or fall together. Applicant further respectfully submits that 94-100 (Group E) do not stand or fall together.

**VII. ARGUMENT:**

The Examiner, in the Office Action, dated June 2, 2004, asserts that Claims 42, 61-66, 68-79, 81, 83-89 and 91-104 are rejected under 35 U.S.C. §102(e) as being anticipated by Ray, U.S. Patent No. 6,249,241 (Ray). Applicant respectfully submits that Claim 70 was previously cancelled and is not a pending Claim. The Examiner further asserts that Claim 82 is rejected as being unpatentable, under 35 U.S.C. §103(a), over Ray.

Applicant respectfully submits that the Examiner's rejection of Claims 42, 61-66, 68-79, 81-89 and 91-104 is untenable and improper. Applicant further respectfully submits that the Examiner's rejection of Claims 42, 61-66, 68-79, 81-89 and 91-104 should be reversed. For the following reasons, Applicant respectfully requests that the Examiner's rejection of Claims 42, 61-66, 68-79, 81-89 and 91-104 be reversed and that Claims 42, 61-66, 68-79, 81-89 and 91-104 be allowed.

A(1). CLAIMS 42, 61-66 AND 101 ARE PATENTABLE OVER RAY:

Applicant respectfully submits that the Examiner's rejection of Claims 42, 61-66 and 101 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claims 42, 61-66 and 101 are patentable over Ray.

A.(1)(a). CLAIM 42 IS PATENTABLE OVER RAY:

Applicant respectfully submits that independent Claim 42 is patentable over Ray. Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 42.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a

mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features specifically recited features of independent Claim 42.

Applicant submits that Ray discloses an S.E.C. registered individual account investment advisor expert system. Ray, however, does not disclose or suggest a receiver which receives a request to provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a

credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant respectfully submits that Ray does not disclose or suggest a request to provide a notification of a change in at least one factor. Further, Ray does not disclose or suggest a request to provide information regarding the recited change in at least one factor and a correlation of the at least one factor with the with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further respectfully submits that Ray does not disclose or suggest a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one

factor, and further wherein the processor processes the request and generates a notification message containing information regarding the change in the at least one factor along with information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent Claim 42.

Applicant respectfully submits that Ray does not disclose or suggest a request to provide information regarding the recited change in at least one factor and a correlation of the at least one factor with the with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a



financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant respectfully submits that Ray does not disclose or suggest the recited processor, which automatically detects the recited change in the at least one factor upon an occurrence of a change in the at least one factor. Applicant further submits that Ray does not disclose or suggest the recited processor which generates the notification message which contains all of the recited information.

Applicant further submits that Ray does not disclose or suggest a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, all of which features are still other specifically recited features of independent Claim 42.

Applicant respectfully submits that Ray does not disclose or suggest the recited notification message which contains all of the recited information. Further, Ray does not disclose or suggest a transmitter which transmits the recited notification message to a communication device.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 42. In view of the foregoing, Applicant respectfully submits that Claim 42 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 42 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 42 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 42 be reversed and that Claim 42 be allowed. Allowance of independent Claim 42 is, therefore, respectfully requested.

**A. (1) (b) . CLAIM 61 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 61 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 61 is patentable over Ray.

Claim 61 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A. (1) (a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event, all of which features are specifically recited features of Claim 61.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 61 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 61. In view of the foregoing, Applicant respectfully submits that Claim 61 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 61 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 61 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 61 be

reversed and that Claim 61 be allowed. Allowance of Claim 61 is, therefore, respectfully requested.

**A. (1) (c). CLAIM 62 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 62 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 62 is patentable over Ray.

Claim 62 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A. (1) (a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal

communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information, all of which features are specifically recited features of Claim 62.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 62 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 62. In view of the foregoing, Applicant respectfully submits that Claim 62 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 62 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 62 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 62 be

reversed and that Claim 62 be allowed. Allowance of Claim 62 is, therefore, respectfully requested.

**A. (1) (d). CLAIM 63 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 63 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 63 is patentable over Ray.

Claim 63 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A. (1) (a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, further comprising a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a stock, a bond, a

security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, all of which features are specifically recited features of Claim 63.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 63 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 63. In view of the foregoing, Applicant respectfully submits that Claim 63 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 63 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 63 over Ray is untenable and improper and should be reversed.



In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 63 be reversed and that Claim 63 be allowed. Allowance of Claim 63 is, therefore, respectfully requested.

**A. (1) (e). CLAIM 64 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 64 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 64 is patentable over Ray.

Claim 64 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A. (1) (a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the information stored in the database is

automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer, all of which features are specifically recited features of Claim 64.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 64 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 64. In view of the foregoing, Applicant respectfully submits that Claim 64 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 64 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 64 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 64 be reversed and that Claim 64 be allowed. Allowance of Claim 64 is, therefore, respectfully requested.

**A.(1)(f). CLAIM 65 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 65 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 65 is patentable over Ray.

Claim 65 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A.(1)(a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the notification message further contains at least one of statistical information, forecasting information, and historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of

securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and a financial instrument, all of which features are specifically recited features of Claim 65.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 65 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 65. In view of the foregoing, Applicant respectfully submits that Claim 65 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 65 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 65 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 65 be

reversed and that Claim 65 be allowed. Allowance of Claim 65 is, therefore, respectfully requested.

**A. (1) (g). CLAIM 66 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 66 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 66 is patentable over Ray.

Claim 66 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A. (1) (a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message,

and a telephone call, all of which features are specifically recited features of Claim 66.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 66 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 66. In view of the foregoing, Applicant respectfully submits that Claim 66 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 66 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 66 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 66 be reversed and that Claim 66 be allowed. Allowance of Claim 66 is, therefore, respectfully requested.

**A. (1) (h). CLAIM 101 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 101 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 101 is patentable over Ray.

Claim 101 depends directly from independent Claim 42 and incorporates all of the features of independent Claim 42. As noted above, Applicant respectfully submits that independent Claim 42 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 42. Applicant incorporates by reference herein the arguments provided above in Section A.(1)(a), regarding the patentability of independent Claim 42 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 42, wherein the communication device is a wireless communication device, all of which features are specifically recited features of Claim 101.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 101 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 101. In view of the foregoing, Applicant respectfully submits that Claim 101 is not anticipated by Ray. In view of the foregoing, Applicant

respectfully submits that Claim 101 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 101 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 101 be reversed and that Claim 101 be allowed. Allowance of Claim 101 is, therefore, respectfully requested.

**A(2). CLAIMS 68-71 AND 102 ARE PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claims 68-71 and 102 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claims 68-71 and 102 are patentable over Ray.

**A.(2)(a). CLAIM 68 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that independent Claim 68 is patentable over Ray. Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 68.



Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, all of which features are specifically recited features of independent Claim 68.

Applicant submits that Ray discloses an S.E.C. registered individual account investment advisor expert system. Ray, however, does not disclose or suggest a receiver, wherein the receiver receives a request to provide a notification of a change in the at least one factor and

information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Applicant respectfully submits that Ray does not disclose or suggest a receiver which receives a request to provide a notification of a change in at least one factor. Ray does not disclose or suggest an apparatus which provides a notification of a change in at least one factor. Applicant further submits that Ray does not disclose or suggest a receiver which receives the recited request to provide notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market

index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Applicant further submits that Ray does not disclose or suggest a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request using information stored in the recited database, wherein the processor generates a notification message containing information regarding the change in the at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy

service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the notification message further contains at least one of historical information, statistical information, and forecasting information, all of which features are still other specifically recited features of independent Claims 68.

Applicant respectfully submits that Ray does not disclose or suggest the recited processor which automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor. Applicant further submits that Ray does not disclose or suggest the recited processor which processes the recited request using information stored in the recited database. Ray does not disclose or suggest providing notification of a change in the at least one factor along with information regarding the recited at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity,

commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Applicant further submits that Ray does not disclose or suggest the recited processor which generates the recited notification message which contains all of the recited information. Ray does not disclose or suggest a notification message which contains information regarding the change in the at least one factor, information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, and at least one of historical information, statistical information, and forecasting information.

Applicant further submits that Ray does not disclose or suggest a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, all of which features are still other specifically recited features of independent Claim 68.

Ray does not disclose or suggest the recited notification message and, therefore, Ray does not disclose or suggest a transmitter which transmits the recited notification message to a communication device associated with an individual.

Applicant further submits that Ray does not disclose or suggest the recited notification message, wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information, all of which

features are still other specifically recited features of independent Claim 68. As noted above, Ray does not disclose or suggest the recited notification message.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 68. In view of the foregoing, Applicant respectfully submits that Claim 68 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 68 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 68 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 68 be reversed and that Claim 68 be allowed. Allowance of independent Claim 68 is, therefore, respectfully requested.

**A. (2) (b). CLAIM 69 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 69 over Ray is untenable and improper and

should be reversed. Applicant respectfully submits that Claim 69 is patentable over Ray.

Claim 69 depends directly from independent Claim 68 and incorporates all of the features of independent Claim 68. As noted above, Applicant respectfully submits that independent Claim 68 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68. Applicant incorporates by reference herein the arguments provided above in Section A.(2)(a), regarding the patentability of independent Claim 68 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 68, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer, all of which features are specifically recited features of Claim 69.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the



specifically recited features of Claim 69 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 69. In view of the foregoing, Applicant respectfully submits that Claim 69 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 69 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 69 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 69 be reversed and that Claim 69 be allowed. Allowance of Claim 69 is, therefore, respectfully requested.

**A. (2) (c). CLAIM 70 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 70 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 70 is patentable over Ray.

Claim 70 depends directly from independent Claim 68 and incorporates all of the features of independent Claim 68.

As noted above, Applicant respectfully submits that independent Claim 68 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68. Applicant incorporates by reference herein the arguments provided above in Section A.(2)(a), regarding the patentability of independent Claim 68 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 68, wherein the notification message further contains at least one of a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, a contract, and an account, all of which features are specifically recited features of Claim 70.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 70 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 70. In view of the foregoing, Applicant respectfully submits that Claim 70 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 70 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 70 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 70 be reversed and that Claim 70 be allowed. Allowance of Claim 70 is, therefore, respectfully requested.

**A.(2)(d). CLAIM 71 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 71 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 71 is patentable over Ray.

Claim 71 depends directly from independent Claim 68 and incorporates all of the features of independent Claim 68. As noted above, Applicant respectfully submits that independent Claim 68 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 68. Applicant incorporates by reference herein the arguments provided above in Section A. (2) (a), regarding the patentability of independent Claim 68 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 68, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, all of which features are specifically recited features of Claim 71.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 71 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 71. In view of the foregoing, Applicant

respectfully submits that Claim 71 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 71 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 71 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 71 be reversed and that Claim 71 be allowed. Allowance of Claim 71 is, therefore, respectfully requested.

**A. (2) (e). CLAIM 102 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 102 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 102 is patentable over Ray.

Claim 102 depends directly from independent Claim 68 and incorporates all of the features of independent Claim 68. As noted above, Applicant respectfully submits that independent Claim 68 is patentable over Ray.

Applicant submits that Ray does not disclose or

suggest many of the specifically recited features of independent Claim 68. Applicant incorporates by reference herein the arguments provided above in Section A.(2)(a), regarding the patentability of independent Claim 68 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 68, wherein the communication device is a wireless communication device, all of which features are specifically recited features of Claim 102.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 102 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 102. In view of the foregoing, Applicant respectfully submits that Claim 102 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 102 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 102 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 102 be

reversed and that Claim 102 be allowed. Allowance of Claim 102 is, therefore, respectfully requested.

**A(3). CLAIMS 73-79, 81, AND 103 ARE PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claims 73-79, 81, and 103 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claims 73-79, 81, and 103 are patentable over Ray.

**A.(3)(a). CLAIM 73 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that independent Claim 73 is patentable over Ray. Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 73.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of a change in at least

one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of independent Claim 73.

Applicant submits that Ray discloses an S.E.C. registered individual account investment advisor expert system. Ray, however, does not disclose or suggest a receiver which receives a request to provide a notification of a change in at least one factor. Applicant respectfully submits that Ray does not disclose or suggest a receiver which receives a request to provide notification of a change in at least one factor and information regarding a



correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further submits that Ray does not disclose or suggest a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a

portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent Claim 73.

Applicant submits that Ray does not disclose or suggest the recited processor which detects a change in at least one factor upon an occurrence of a change in the at least one factor. Ray also does not disclose or suggest the recited processor which determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual

fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further submits that Ray does not disclose or suggest the recited processor which generates a notification message containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth

product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent Claim 73.

Applicant submits that Ray does not disclose or suggest the recited processor which generates the recited notification message containing all of the recited information, namely, information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further submits that Ray does not disclose or suggest a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, all of which features are still other specifically recited features of independent Claim 73.

Applicant respectfully submits that Ray does not disclose or suggest the recited notification message and the recited transmitter which transmits the recited notification message to a communication device associated with an individual.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 73. In view of the foregoing, Applicant respectfully submits that Claim 73 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 73 is

patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 73 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 73 be reversed and that Claim 73 be allowed. Allowance of independent Claim 73 is, therefore, respectfully requested.

**A. (3) (b). CLAIM 74 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 74 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 74 is patentable over Ray.

Claim 74 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A. (3) (a),

regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event, all of which features are specifically recited features of Claim 74.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 74 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 74. In view of the foregoing, Applicant

respectfully submits that Claim 74 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 74 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 74 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 74 be reversed and that Claim 74 be allowed. Allowance of Claim 74 is, therefore, respectfully requested.

**A.(3)(c). CLAIM 75 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 75 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 75 is patentable over Ray.

Claim 75 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or



suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information, all of which features are specifically recited features of Claim 75.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 75 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 75. In view of the foregoing, Applicant

respectfully submits that Claim 75 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 75 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 75 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 75 be reversed and that Claim 75 be allowed. Allowance of Claim 75 is, therefore, respectfully requested.

**A. (3) (d). CLAIM 76 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 76 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 76 is patentable over Ray.

Claim 76 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or

suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, further comprising a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, all of which features are specifically recited features of Claim 76.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 76 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 76. In view of the foregoing, Applicant respectfully submits that Claim 76 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 76 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 76 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 76 be reversed and that Claim 76 be allowed. Allowance of Claim 76 is, therefore, respectfully requested.

**A. (3) (e). CLAIM 77 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 77 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 77 is patentable over Ray.

Claim 77 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73.

As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer, all of which features are specifically recited features of Claim 77.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 77 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 77. In view of the foregoing, Applicant respectfully submits that Claim 77 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that

Claim 77 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 77 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 77 be reversed and that Claim 77 be allowed. Allowance of Claim 77 is, therefore, respectfully requested.

**A.(3)(f). CLAIM 78 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 78 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 78 is patentable over Ray.

Claim 78 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a),

regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of Claim 78.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 78 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 78. In view of the foregoing, Applicant respectfully submits that Claim 78 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 78 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 78 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 78 be reversed and that Claim 78 be allowed. Allowance of Claim 78 is, therefore, respectfully requested.

**A. (3) (g). CLAIM 79 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 79 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 79 is patentable over Ray.

Claim 79 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73.



As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, all of which features are specifically recited features of Claim 79.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 79 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 79. In view of the foregoing, Applicant respectfully submits that Claim 79 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 79 is patentable over Ray. Applicant further

respectfully submits that the Examiner's rejection of Claim 79 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 79 be reversed and that Claim 79 be allowed. Allowance of Claim 79 is, therefore, respectfully requested.

**A.(3)(h). CLAIM 81 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 81 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 81 is patentable over Ray.

Claim 81 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray,

as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the apparatus is utilized on or over the Internet or the World Wide Web, all of which features are specifically recited features of Claim 81.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 81 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 81. In view of the foregoing, Applicant respectfully submits that Claim 81 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 81 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 81 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 81 be reversed and that Claim 81 be allowed. Allowance of Claim 81 is, therefore, respectfully requested.

**A.(3)(i). CLAIM 103 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 103 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 103 is patentable over Ray.

Claim 103 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the communication device is a wireless communication device, all of which features are specifically recited features of Claim 103.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the

specifically recited features of Claim 103 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 103. In view of the foregoing, Applicant respectfully submits that Claim 103 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 103 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 103 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 103 be reversed and that Claim 103 be allowed. Allowance of Claim 103 is, therefore, respectfully requested.

**A(4). CLAIMS 83-93 AND 104 ARE PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claims 83-93 and 104 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claims 83-93 and 104 are patentable over Ray.

**A.(4)(a). CLAIM 83 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that independent Claim 83 is patentable over Ray. Applicant respectfully

submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 83.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor along with information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and

an instruction to perform a transaction on behalf of an individual, all of which features are specifically recited features of independent Claim 83.

Ray discloses an S.E.C. registered individual account investment advisor expert system. Ray, however, does not disclose or suggest a receiver which receives a request to provide a notification of a change in at least one factor. Applicant submits that Ray does not disclose or suggest a request to receive a notification of a change in at least one factor along with information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual.

Applicant respectfully submits that Ray does not disclose or suggest a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor automatically performs a transaction on the at least one of a financial account, a brokerage account, a



trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction, all of which features are still other specifically recited features of independent Claim 83.

Applicant submits that Ray does not disclose or suggest the recited processor which automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and which determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility\service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account. Applicant further

submits that Ray does not disclose or suggest the recited processor which, in addition to performing all of the above-recited features, also automatically performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction.

Applicant further submits that Ray does not disclose or suggest the recited processor, wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor, the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, all of which features are still other specifically recited features of independent Claim 83.

Applicant submits that Ray does not disclose or suggest the recited processor which generates the recited notification message. Applicant further submits that Ray does not disclose or suggest the recited notification message which contains information regarding at least one of the change in at least one factor, the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, along with information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual.

Applicant respectfully submits that Ray does not disclose or suggest a transmitter for transmitting the notification message over a communication network to a communication device associated with the individual, all of which features are still other specifically recited features of independent Claim 83.

Applicant submits that Ray does not disclose or suggest the recited notification message. Ray also does not disclose or suggest a transmitter which transmits the recited notification message to a communication device associated with the individual.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 83. In view of the foregoing, Applicant respectfully submits that Claim 83 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 83 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 83 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 83 be reversed and that Claim 83 be allowed. Allowance of independent Claim 83 is, therefore, respectfully requested.

**A. (4) (b) . CLAIM 84 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 84 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 84 is patentable over Ray.

Claim 84 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a

psychological factor, an environmental factor, a time factor, a timing factor, and a news event, all of which features are specifically recited features of Claim 84.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 84 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 84. In view of the foregoing, Applicant respectfully submits that Claim 84 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 84 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 84 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 84 be reversed and that Claim 84 be allowed. Allowance of Claim 84 is, therefore, respectfully requested.

**A. (4) (c). CLAIM 85 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 85 over Ray is untenable and improper and

should be reversed. Applicant respectfully submits that Claim 85 is patentable over Ray.

Claim 85 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a



text information, graphical information, a chart, a table, video information, an image, and audio information, all of which features are specifically recited features of Claim 85.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 85 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 85. In view of the foregoing, Applicant respectfully submits that Claim 85 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 85 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 85 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 85 be reversed and that Claim 85 be allowed. Allowance of Claim 85 is, therefore, respectfully requested.

**A. (4) (d). CLAIM 86 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 86 over Ray is untenable and improper and

should be reversed. Applicant respectfully submits that Claim 86 is patentable over Ray.

Claim 86 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, further comprising a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a

telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, all of which features are specifically recited features of Claim 86.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 86 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 86. In view of the foregoing, Applicant respectfully submits that Claim 86 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 86 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 86 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 86 be reversed and that Claim 86 be allowed. Allowance of Claim 86 is, therefore, respectfully requested.

**A.(4)(e). CLAIM 87 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 87 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 87 is patentable over Ray.

Claim 87 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer, all of which features are specifically recited features of Claim 87.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 87 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 87. In view of the foregoing, Applicant respectfully submits that Claim 87 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 87 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 87 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 87 be reversed and that Claim 87 be allowed. Allowance of Claim 87 is, therefore, respectfully requested.

**A.(4)(f). CLAIM 88 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 88 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 88 is patentable over Ray.

Claim 88 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a

utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are specifically recited features of Claim 88.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 88 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 88. In view of the foregoing, Applicant respectfully submits that Claim 88 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 88 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 88 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 88 be reversed and that Claim 88 be allowed. Allowance of Claim 88 is, therefore, respectfully requested.

**A. (4) (g) . CLAIM 89 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 89 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 89 is patentable over Ray.

Claim 89 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A. (4) (a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call, all of which features are specifically recited features of Claim 89.



In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 89 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 89. In view of the foregoing, Applicant respectfully submits that Claim 89 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 89 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 89 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 89 be reversed and that Claim 89 be allowed. Allowance of Claim 89 is, therefore, respectfully requested.

**A. (4) (h). CLAIM 91 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 91 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 91 is patentable over Ray.

Claim 91 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83.

As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform a transaction on behalf of the individual, all of which features are specifically recited features of Claim 91.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 91 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 91. In view of the foregoing, Applicant respectfully submits that Claim 91 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that

Claim 91 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 91 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 91 be reversed and that Claim 91 be allowed. Allowance of Claim 91 is, therefore, respectfully requested.

**A.(4)(i). CLAIM 92 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 92 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 92 is patentable over Ray.

Claim 92 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a),

regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the transaction involves at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a

credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument, all of which features are specifically recited features of Claim 92.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 92 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 92. In view of the foregoing, Applicant respectfully submits that Claim 92 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 92 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 92 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 92 be reversed and that Claim 92 be allowed. Allowance of Claim 92 is, therefore, respectfully requested.

**A.(4)(j). CLAIM 93 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 93 over Ray is untenable and improper and

should be reversed. Applicant respectfully submits that Claim 93 is patentable over Ray.

Claim 93 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the notification message further contains information regarding the transaction performed by the apparatus, all of which features are specifically recited features of Claim 93.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 93 and, therefore, Ray does not disclose or suggest all of the specifically recited

features of Claim 93. In view of the foregoing, Applicant respectfully submits that Claim 93 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 93 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 93 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 93 be reversed and that Claim 93 be allowed. Allowance of Claim 93 is, therefore, respectfully requested.

**A.(4)(j). CLAIM 104 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 104 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 104 is patentable over Ray.

Claim 104 depends directly from independent Claim 83 and incorporates all of the features of independent Claim 83. As noted above, Applicant respectfully submits that independent Claim 83 is patentable over Ray.

Applicant submits that Ray does not disclose or

suggest many of the specifically recited features of independent Claim 83. Applicant incorporates by reference herein the arguments provided above in Section A.(4)(a), regarding the patentability of independent Claim 83 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 83, wherein the communication device is a wireless communication device, all of which features are specifically recited features of Claim 104.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 104 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 104. In view of the foregoing, Applicant respectfully submits that Claim 104 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 104 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 104 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 104 be



reversed and that Claim 104 be allowed. Allowance of Claim 104 is, therefore, respectfully requested.

**A(5). CLAIMS 94-100 ARE PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claims 94-100 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claims 94-100 are patentable over Ray.

**A. (5) (a). CLAIM 94 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that independent Claim 94 is patentable over Ray. Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 94.

Applicant respectfully submits that Ray does not disclose or suggest an apparatus for providing financial information or investment information, comprising a receiver for receiving a notification message containing information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities,

a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the notification message is transmitted from a central processing device over a communication network to the apparatus and is received by the receiver, wherein the central processing device automatically detects a change in at least one factor and determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the central processing device initiates a communication link with the apparatus, and further wherein the notification message is transmitted to the apparatus in real-time, all of which features are specifically recited features of independent Claim 94.

Applicant submits that Ray discloses an S.E.C. registered individual account investment advisor expert system. Ray, however, does not disclose or suggest a receiver for receiving the recited notification message which contains information regarding a change in at least one factor. Applicant further submits that Ray does not disclose or suggest the recited notification message which also contains information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth

product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further submits that Ray does not disclose or suggest the recited notification message being transmitted from a central processing device over a communication network to the apparatus and received by the receiver, wherein the central processing device automatically detects a change in at least one factor and determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Applicant further submits that Ray does not disclose or suggest a processor, wherein the processor processes the information contained in the notification message, all of which features are still other specifically recited features of independent Claim 94.

Applicant submits that Ray does not disclose or suggest the recited notification message. Applicant further submits that Ray does not disclose or suggest a processor which processes the recited information in the recited notification message.

Applicant further submits that Ray does not disclose or suggest a display device for displaying information contained in the notification message, wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an

energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent Claim 94.

Applicant submits that Ray does not disclose or suggest displaying the recited information, namely information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account

Applicant submits that Ray does not disclose or suggest the recited notification message. Applicant further submits that Ray does not disclose or suggest a display device which displays the recited information contained in the recited notification message.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94 and, therefore, Ray does not disclose or suggest all of the specifically recited features of independent Claim 94. In view of the foregoing, Applicant respectfully submits that Claim 94 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 94 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 94 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 94 be reversed and that Claim 94 be allowed. Allowance of independent Claim 94 is, therefore, respectfully requested.

**A. (5) (b) . CLAIM 95 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 95 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 95 is patentable over Ray.

Claim 95 depends directly from independent Claim 94 and incorporates all of the features of independent Claim 94. As noted above, Applicant respectfully submits that independent Claim 94 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. Applicant incorporates by reference herein the arguments provided above in Section A. (5) (a), regarding the patentability of independent Claim 94 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 94, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a



telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event, all of which features are specifically recited features of Claim 95.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 95 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 95. In view of the foregoing, Applicant respectfully submits that Claim 95 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 95 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 95 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 95 be

reversed and that Claim 95 be allowed. Allowance of Claim 95 is, therefore, respectfully requested.

**A.(5)(c). CLAIM 96 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 96 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 96 is patentable over Ray.

Claim 96 depends directly from independent Claim 94 and incorporates all of the features of independent Claim 94. As noted above, Applicant respectfully submits that independent Claim 94 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. Applicant incorporates by reference herein the arguments provided above in Section A.(5)(a), regarding the patentability of independent Claim 94 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 94, wherein the apparatus is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital

assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information, all of which features are specifically recited features of Claim 96.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 96 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 96. In view of the foregoing, Applicant respectfully submits that Claim 96 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 96 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 96 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 96 be

reversed and that Claim 96 be allowed. Allowance of Claim 96 is, therefore, respectfully requested.

**A. (5) (d). CLAIM 97 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 97 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 97 is patentable over Ray.

Claim 97 depends directly from independent Claim 94 and incorporates all of the features of independent Claim 94. As noted above, Applicant respectfully submits that independent Claim 94 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. Applicant incorporates by reference herein the arguments provided above in Section A. (5) (a), regarding the patentability of independent Claim 94 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 94, further comprising a transmitter, wherein the transmitter transmits a request to receive the notification

message to the central processing device, all of which features are specifically recited features of Claim 97.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 97 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 97. In view of the foregoing, Applicant respectfully submits that Claim 97 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 97 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 97 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 97 be reversed and that Claim 97 be allowed. Allowance of Claim 97 is, therefore, respectfully requested.

**A. (5) (e). CLAIM 98 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 98 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 98 is patentable over Ray.

Claim 98 depends directly from independent Claim 94 and incorporates all of the features of independent Claim 94. As noted above, Applicant respectfully submits that independent Claim 94 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. Applicant incorporates by reference herein the arguments provided above in Section A. (5) (a), regarding the patentability of independent Claim 94 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 94, further comprising a transmitter, wherein the transmitter transmits a request to receive the notification message along with an instruction to perform a transaction on at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of an individual, all of which features are specifically recited features of Claim 98.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 98 and, therefore, Ray

does not disclose or suggest all of the specifically recited features of Claim 98. In view of the foregoing, Applicant respectfully submits that Claim 98 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 98 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 98 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 98 be reversed and that Claim 98 be allowed. Allowance of Claim 98 is, therefore, respectfully requested.

**A. (5) (f). CLAIM 99 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 99 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 99 is patentable over Ray.

Claim 99 depends from Claim 98 which Claim 98, in turn, depends from independent Claim 94. Claim 99, therefore, incorporates all of the features of independent Claim 94 and Claim 98. As noted above, Applicant respectfully submits that independent Claim 94 is patentable

over Ray. Applicant further respectfully submits that Claim 98 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94 and Claim 98. Applicant incorporates by reference herein the arguments provided above in Sections A.(5)(a) and A.(5)(e), regarding the patentability of independent Claim 94 and Claim 98, respectively, over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 98, wherein the instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform the transaction on behalf of the individual, all of which features are specifically recited features of Claim 99.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 99 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 99. In view of the foregoing, Applicant respectfully submits that Claim 99 is not anticipated by Ray.



In view of the foregoing, Applicant respectfully submits that Claim 99 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 99 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 99 be reversed and that Claim 99 be allowed. Allowance of Claim 99 is, therefore, respectfully requested.

**A.(5)(g). CLAIM 100 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 100 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 100 is patentable over Ray.

Claim 100 depends directly from independent Claim 94 and incorporates all of the features of independent Claim 94. As noted above, Applicant respectfully submits that independent Claim 94 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 94. Applicant incorporates by reference

herein the arguments provided above in Section A.(5)(a), regarding the patentability of independent Claim 94 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 94, wherein the apparatus is a wireless communication device, all of which features are specifically recited features of Claim 100.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 100 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 100. In view of the foregoing, Applicant respectfully submits that Claim 100 is not anticipated by Ray. In view of the foregoing, Applicant respectfully submits that Claim 100 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 100 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 100 be reversed and that Claim 100 be allowed. Allowance of Claim 100 is, therefore, respectfully requested.

**B. CLAIM 82 IS PATENTABLE OVER RAY:**

Applicant respectfully submits that the Examiner's rejection of Claim 82 over Ray is untenable and improper and should be reversed. Applicant respectfully submits that Claim 82 is patentable over Ray.

Claim 82 depends directly from independent Claim 73 and incorporates all of the features of independent Claim 73. As noted above, Applicant respectfully submits that independent Claim 73 is patentable over Ray.

Applicant submits that Ray does not disclose or suggest many of the specifically recited features of independent Claim 73. Applicant incorporates by reference herein the arguments provided above in Section A.(3)(a), regarding the patentability of independent Claim 73 over Ray, as if fully restated herein. Applicant further respectfully submits that Ray does not disclose or suggest the apparatus of Claim 73, wherein the notification message contains information regarding at least one of a patent grant and an insider trading activity, all of which features are specifically recited features of Claim 82.

In view of the foregoing, Applicant respectfully submits that Ray does not disclose or suggest many of the specifically recited features of Claim 82 and, therefore, Ray does not disclose or suggest all of the specifically recited features of Claim 82. In view of the foregoing, Applicant respectfully submits that Claim 82 is not rendered obvious by Ray. In view of the foregoing, Applicant respectfully submits that Claim 82 is patentable over Ray. Applicant further respectfully submits that the Examiner's rejection of Claim 82 over Ray is untenable and improper and should be reversed.

In view of the above, Applicant respectfully requests that the Examiner's rejection of Claim 82 be reversed and that Claim 82 be allowed. Allowance of Claim 82 is, therefore, respectfully requested.

#### **VIII. CONCLUSION:**

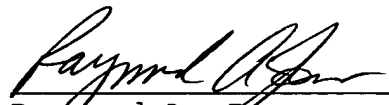
In view of the foregoing, Applicant respectfully submits that the Examiner's rejection of Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 is improper and untenable. Applicant further respectfully submits that the Examiner's rejection of Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 should be reversed by the Board. Reversal of the

Examiner's rejection of Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104, and allowance of said pending Claims 42, 61-66, 68-71, 73-79, 81-89, and 91-104 is, therefore, respectfully requested.

A Claims Appendix containing the Claims involved in the Appeal is attached hereto.

Applicant respectfully submits that this Replacement Appeal Brief is in compliance with 37 CFR 41.37.

Respectfully Submitted,

  
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Reg. No. 35,907

Encl.: - Return Receipt Postcard

March 24, 2006

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## CLAIMS APPENDIX

### CLAIMS INVOLVED IN THE APPEAL

Claim 42. An apparatus for providing financial information or investment information, comprising:

a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request and generates a notification message containing information regarding the change in the at least one factor along with information regarding a

correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual,

wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time.

Claim 61. The apparatus of claim 42, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a

portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 62. The apparatus of Claim 42, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a text information, graphical



information, a chart, a table, video information, an image, and audio information.

Claim 63. The apparatus of Claim 42, further comprising:

a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 64. The apparatus of claim 42, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution

computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 65. The apparatus of claim 42, wherein the notification message further contains at least one of statistical information, forecasting information, and historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and a financial instrument.

Claim 66. The apparatus of claim 42, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call.

Claim 68. An apparatus for providing financial information or investment information, comprising:

a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a financial factor, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest

rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract;

a receiver, wherein the receiver receives a request to provide a notification of a change in the at least one factor and information regarding the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor;

a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor processes the request using information stored in

the database, wherein the processor generates a notification message containing information regarding the change in the at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the notification message further contains at least one of historical information, statistical information, and forecasting information; and

a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual, wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the

notification message is transmitted to the communication device in real-time,

wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information,

and further wherein the communication device is at least one of a personal computer, a network computer, a handheld computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch.

Claim 69. The apparatus of Claim 68, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 70. The apparatus of claim 68, wherein the notification message further contains at least one of a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding valuation, regarding

the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 71. The apparatus of claim 68, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call.

Claim 73. An apparatus for providing financial information or investment information, comprising:

a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor and information regarding a correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading

account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a



telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor and the correlation of the change in at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter for transmitting the notification message over a communication network to a communication device associated with an individual,

wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time.

Claim 74. The apparatus of claim 73, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 75. The apparatus of Claim 73, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

Claim 76. The apparatus of Claim 73, further comprising:

a database, wherein the database stores information regarding the at least one factor and information regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest

rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 77. The apparatus of Claim 73, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 78. The apparatus of claim 73, wherein the notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a

financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 79. The apparatus of claim 73, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call.

Claim 81. The apparatus of Claim 73, wherein the apparatus is utilized on or over the Internet or the World Wide Web.

Claim 82. The apparatus of Claim 73, wherein the notification message contains information regarding at least one of a patent grant and an insider trading activity.

Claim 83. An apparatus for providing financial information or investment information, comprising:

a receiver, wherein the receiver receives a request to provide a notification of a change in at least one factor along with information regarding a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual;

a processor, wherein the processor automatically detects a change in at least one factor upon an occurrence of a change in the at least one factor, and further wherein the processor determines a correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading

account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor automatically performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual pursuant to the instruction,

wherein the processor generates a notification message containing information regarding at least one of the change in at least one factor, the correlation of the change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio

of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and information regarding the transaction performed on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual; and

a transmitter for transmitting the notification message over a communication network to a communication device associated with the individual,

wherein the apparatus automatically initiates a communication link with the communication device, and further wherein the transmitter transmits the notification message over the communication network to the communication device, and further wherein the notification message is transmitted to the communication device in real-time.



Claim 84. The apparatus of claim 83, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 85. The apparatus of Claim 83, wherein the communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and

a watch, and further wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

Claim 86. The apparatus of Claim 83, further comprising:

a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

Claim 87. The apparatus of Claim 83, wherein the information stored in the database is automatically updated in real-time by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

Claim 88. The apparatus of claim 83, wherein the notification message further contains at least one of statistical information, forecasting information, historical information, a forecast regarding a future behavior, a forecast regarding a price movement, and a forecast regarding a valuation, regarding the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 89. The apparatus of claim 83, wherein the notification message is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, and a telephone call.

Claim 91. The apparatus of claim 83, wherein the instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform a transaction on behalf of the individual.

Claim 92. The apparatus of claim 83, wherein the transaction involves at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit

derivative product, a derivative, an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument.

Claim 93. The apparatus of claim 83, wherein the notification message further contains information regarding the transaction performed by the apparatus.

Claim 94. An apparatus for providing financial information or investment information, comprising:

a receiver for receiving a notification message containing information regarding a change in at least one factor and information regarding a correlation of the change in at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market

instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the notification message is transmitted from a central processing device over a communication network to the apparatus and is received by the receiver, wherein the central processing device automatically detects a change in at least one factor and determines a correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a

forward, a contract, and an account, and further wherein the central processing device initiates a communication link with the apparatus, and further wherein the notification message is transmitted to the apparatus in real-time;

a processor, wherein the processor processes the information contained in the notification message; and

a display device for displaying information contained in the notification message, wherein the displayed information includes information regarding the change in at least one factor and information regarding the correlation of the change in at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

Claim 95. The apparatus of claim 94, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

Claim 96. The apparatus of Claim 94, wherein the apparatus is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further



wherein the notification message contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

Claim 97. The apparatus of Claim 94, further comprising:

a transmitter, wherein the transmitter transmits a request to receive the notification message to the central processing device.

Claim 98. The apparatus of Claim 94, further comprising:

a transmitter, wherein the transmitter transmits a request to receive the notification message along with an instruction to perform a transaction on at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of an individual.

Claim 99. The apparatus of Claim 98, wherein the instruction includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission

of a power of attorney, to perform the transaction on behalf of the individual.

Claim 100. The apparatus of Claim 94, wherein the apparatus is a wireless communication device.

Claim 101. The apparatus of Claim 42, wherein the communication device is a wireless communication device.

Claim 102. The apparatus of Claim 68, wherein the communication device is a wireless communication device.

Claim 103. The apparatus of Claim 73, wherein the communication device is a wireless communication device.

Claim 104. The apparatus of Claim 83, wherein the communication device is a wireless communication device.

**EVIDENCE APPENDIX**

No evidence, in addition to the above Arguments, has been entered by the Examiner or is being relied upon by Applicant in this Appeal.

RELATED PROCEEDINGS APPENDIX

There are no decisions rendered by a Court or the Board which are pertinent to this Appeal. As noted above in Section II, there are no appeals or interferences, which are known to the Applicant, which are either related to the present Appeal, or which will directly affect, be directly affected by, or which may have a bearing on, the Board's decision in the present Appeal.